

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:)	Case No. 22-14470
)	Honorable Deborah L. Thorne
Leah R. Chavie,)	
)	Chapter 13
)	
)	
Debtor.)	

OBJECTION TO CONFIRMATION OF AMENDED PLAN

COMES NOW TD Bank, N.A., successor in interest to TD Auto Finance LLC ("TD Bank"), a creditor in this case and objects to confirmation of the Amended Plan filed by Debtor, on the following grounds:

1. The Debtor's Amended Plan fails to comply with the requirements of 11 U.S.C. § 1325(a)(5)(B)(ii), as the property proposed to be distributed by the Debtor under the terms of the Amended Plan is less than the amount of the secured claim.
2. The Debtor valued the 2016 Mercedes-Benz C300W4 at \$5,000.00.
3. Upon information and belief, the replacement value of the vehicle, pursuant to 11 U.S.C. § 506, is \$23,725.00, while TD Bank is owed \$11,206.92. *See* J.D. Power Used Car Guide, formerly N.A.D.A. Used Car Guide, attached hereto Exhibit A and incorporated herein by reference.
4. Debtor's Amended Plan does not provide for pre-confirmation adequate protection payments, which TD Bank is entitled to receive pursuant to 11 U.S.C. § 1326(a)(1).

WHEREFORE, TD Bank respectfully requests that confirmation of the Amended Plan be denied, and for such further relief as is just and proper.

Respectfully submitted,
RIEZMAN BERGER, P.C.

By: /s/ Kathryn A. Klein
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CERTIFICATE OF SERVICE

I certify that a copy of the foregoing document was electronically served using the CM/ECF system to the following on March 16, 2022:

Laxmi P Sarathy
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Attorney for Debtor

Marilyn O. Marshall
224 South Michigan Ste 800
Chicago IL 60604

Chapter 13 Trustee

Office of the United States Trustee
219 S Dearborn St, Room 873
Chicago, IL 60604

I further certify that a copy of the foregoing document was served on the following parties by sending postage prepaid, in the United States Mail, by first-class mail to the following on March 16, 2022:

Leah R. Chavie
8 E Chestnut Street 4th Floor
Chicago IL 60610

Debtor

/s/ Kathryn A. Klein